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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Complete if Known

Application Number	09/975,458
Filing Date	October 11, 2001
First Named Inventor	Gordon T. Brown
Art Unit	3691
Examiner Name	Bijendra K. Shrestha

Sheet 1 of 1

Attorney Docket Number 47781-6

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 3,697,693	10-10-1972	Deschenes et al.	
		US- 3,727,186	04-10-1973	Stephenson Jr. et al.	
		US- 3,852,571	12-03-1974	Hall et al.	
		US- 4,713,761	12-15-1987	Sharpe et al.	
		US- 5,144,115	09-01-1992	Yoshida	
		US- 5,287,270	02-15-1994	Hardy et al.	
		US- 5,325,290	06-28-1994	Cauffman et al.	
		US- 5,453,601	09-26-1995	Rosen	
		US- 5,517,406	05-14-1996	Harris et al.	
		US- 6,417,871	07-09-2002	Nomura et al.	
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
		JP 54058332	05-11-1979	Sharp Corp.		
		JP 03223958	10-02-1991	Hitachi Ltd.		
		JP 03242793	10-29-1991	Mitsubishi Plastics		
		WO 92/04679	03-19-1992	Seer Technologies, Inc.		
		JP 05216861	08-27-1993	N M SHII:KK		
		JP 07085181	03-31-1995	N M SHII:KK		

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Sheet	1	of	3
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		TOSHIBA CORPORATION, Agent III, Accounting Consolidation Sub-System, November 11, 1992, A1, pp. 2-26, Japan.	
		ALTMAN, "Check Free: A Viable Bill-Paying Alternative", Link-up, Jan/Feb 1991, 8, 1, p. 22.	
		Microsoft Money Version 3	
		"Quicken User Manual: Version 1.01 for Windows", Intuit Inc., 1991.	
		"Quicken User's Guide: Version 6 for IBM and PC Compatibles", Intuit Inc., February 1993.	
		"Quicken User's Guide: Version 4 for Macintosh", Intuit Inc., May 1993.	
		"Quicken User's Guide: Version 7 for IBM and PC Compatibles", Intuit Inc., September 1993.	
		PAGE ET AL., "Accounting and Information Systems", 4th Ed., Prentice-Hall Publishing, 1992.	
		RAHMAN ET AL., "Accounting Information Systems: Principles, Applications, and Future Directions", Prentice-Hall Publishing, 1988.	
		BOOCKHOLDT, "Accounting Information Systems: Transaction Processing and Controls", 3rd Ed., Irwin Publishing, 1993.	

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		PAGE ET AL., "Accounting and Information Systems", 3rd Ed., Prentice-Hall Publishing, 1987.		
		WILKINSON, "Accounting Information Systems: Essential Concepts and Applications", John Wiley & Sons, Inc., 1989.		
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		MADUEGBUNA, "A Critical Appraisal of the Continued Relevance of Bills of Exchange in an International Electronic Trade Environment", U. of Alberta, Master of Law Thesis, 1992.		

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		ANTONIO, "The Usefulness of the 'Audit Trail' in Electronic Data Processing Systems", Univ. of Illinois, Ph.D. dissertation, 5/22/1967.		
		SMITH, "Transnational Banking Networks: A Telecommunications and Microcomputer Application for Small Offshore Operations", U.S. Int'l Univ., Ph.D. dissertation, 5/17/1982.		
		SUMMERS, "Accounting Information Systems", Houghton Mifflin Company, 1989.		
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		ALTMAN, "CheckFree: A Viable Bill-Paying Alternative", PC Magazine, 1/16/1990.		

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